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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|-----------------|-------------|----------------------|---------------------|------------------|
|-----------------|-------------|----------------------|---------------------|------------------|

09/917,676

07/31/2001

Carl Bruecken

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10/12/2006

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EXAMINER

BAYAT, BRADLEY B

ART UNIT

PAPER NUMBER

3621

DATE MAILED: 10/12/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

| | | | |
|------------------------------|--------------------------------------|---------------------------------------|--|
| Office Action Summary | Application No. 09/917,676 | Applicant(s) BRUECKEN, CARL | |
| | Examiner Bradley B. Bayat | Art Unit 3621 | |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 27 July 2006.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-9, 11, 13, 14, 31, 32, 34, 35, 39, 42, 43 and 45-74 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-9, 11, 13, 14, 31, 32, 34, 35, 39, 42, 43 and 45-74 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Continued Examination Under 37 CFR 1.114

A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on July 27, 2006 has been entered.

Status of Claims

This communication is in response to remarks and amendment filed on July 27, 2006.

- Claims 1, 31, 32, 50, 52 and 53 have been amended.
- New Claims 60-74 have been added.
- Claims 15-30, 33, 36-38, 40-41, and 44 have been canceled.

Thus, claim 1-9,11,13,14,31,32,34,35,39,42,43 and 45-74 remain pending.

Response to Arguments

Applicant's arguments filed on July 27, 2006 have been fully considered but they are not persuasive.

Applicant has amended the claims to specify "personalized transaction identification information includes textual description of at least one of the goods, the services, the provider of the goods, and the provider of the services." Applicant argues that Fulton fails to disclose the amended features as recited above (response p. 13). Applicant contends that Fulton describes "allowing a user to enter personalized name to identify a bank account" rather than a transaction (response p. 14-15). Fulton teaches how various aspects of an online transaction/banking system

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can be customized and personalized by a user (see Figure 4 and associated text). Moreover, Fulton is combined with Ganeson to further show how such an aggregation of information can be personalized and provided as part of a user display.

On column 9, lines 50-57, Fulton describes that a user may enter personalized subtitles for each payee. Upon ordering merchandise, a user is able to enter “product identification number, price, quantity, size, color and other specifications, as appropriate (column 11, lines 35-40). In the example of flowers and gifts in column 12, Fulton discloses that various personalized data can be entered by the user, such as an “electronic checkbook,” wherein in the memo portion a personalized description is entered.

The fact that the amendments to the claims merely require at least one of the items in the description of the transaction, including either the provider of the goods or services, fails to support applicant’s argument. Although the claims are interpreted in light of the specification, limitations from the specification are not read into the claims. See *In re Van Geuns*, 988 F.2d 1181, 26 USPQ2d 1057 (Fed. Cir. 1993).

Claim Rejections - 35 USC § 103

The text of those sections of Title 35, U.S. Code not included in this action can be found in a prior Office action.

Claims 1-9, 11, 13, 14, 31, 32, 34, 35, 39, 42, 43, and 45-75 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ganesan, et al. (hereinafter Ganesan, 6,055,567) in view of Fulton et al. (hereinafter Fulton, 6,182,052).

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1. As per claims 1, 31 and 32, Ganesan discloses a method for maintaining and matching transaction identification information for banking transactions, the method comprising: receiving personalized transaction identification information about a transaction to purchase goods between a user and a provider of the goods or a transaction to purchase services between the user and a provider of the services, the personalized transaction identification information being entered by the user of bank account using an input device (column 5, line 62-column 6, line 2; column 13, lines 17-24); storing the transaction identification information in a data store maintained by a host/local to a user (column 5, lines 45-61; column 6, lines 20-25); accessing the personalized transaction identification information from the data store/local data store (column 7, line 64-column 7, line 60; column 9, lines 1-24); accessing online banking transaction information from a bank data store maintained by a bank that is logically or physically distinct from the host/local data store (columns 5-7; distributed database method); and matching the transaction identification information with the online banking transaction information (column 6, line 26-column 10, line 52; figures 4, 7, 8 and associated text).

Although Ganesan provides a comprehensive and dynamic distributed billing and banking data accessing and aggregation method between various distinct entities and allows for user data input and modification via a user interface, Ganesan does not expressly disclose aggregation of banking transaction information and inputted personalized transaction information for presentation to the user.

Fulton, however, teaches a method for implementing a communication network interface adapted to provide a multiplicity of user input functions enabling personalized banking and bill paying transactions and generating displays for providing detail presentation of various banking

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transactions (column1, line 55-column 2, line 63). In fact, Fulton teaches and provides a customized banking presentation menu screen that assembles account information, including description of at least one of the goods, the services, the provider of the goods, and the provider of the services (column 5, line 38-column 6, line 63; column9-10).

It would have been obvious for one of ordinary skill in the art at the time of the invention to implement Fulton's dynamic user interface platform network to perform a multitude of transactions electronically while providing a customized and comprehensive transaction, banking and billing presentation system allowing for detailed group categorization and data compilation, while promoting efficiency, organization and transaction reconciliation.

As per the following claims, Ganesan further discloses:

2. The method of claim 1 wherein enabling the user to enter the personalized transaction identification information comprises enabling the user to enter the personalized transaction identification information contemporaneously with the transaction (column 2, lines 45-56; figure 10 and associated text).
3. The method of claim 1 wherein enabling the user to enter the personalized transaction identification information comprises enabling the user to enter the personalized transaction identification information subsequent to the transaction (figure 16 and associated text).
4. The method of claim 1 wherein the input device comprises a keypad (column 2, lines 62-67).

5. The method of claim 1 wherein the input device comprises a PDA (column 6, line 63-column 7, line 63).

6. The method of claim 1 further comprising transferring the personalized transaction identification information from the input device to the host using a transfer protocol (column 12, line 42-column 14, line 44; figure 20 and associated text)

7. The method of claim 6 wherein the transfer protocol comprises infrared (IR) beaming (column 6, lines 60-62).

8. The method of claim 6 wherein the transfer protocol comprises a synchronizing method (column 14).

9. The method of claim 1 wherein the personalized transaction identification information comprises at least one of a description of a purchase, a check number, and an amount (figures 17-19 and associated text).

10. CANCELED

11. The method of claim 1 wherein matching the personalized transaction identification further comprises generating audit data, the audit data providing a differential value between

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personalized account balance data corresponding to the personalized transaction identification information and online banking account balance data (figure 17 and associated text)

12. CANCELED

13. The method of claim 1 wherein the data store comprises a third party facility maintained by a third party and accessing the personalized transaction identification information comprises accessing the personalized transaction identification information from the third party storage facility through an ISP (column 2, line 45-column 4, line 26).

14. The method of claim 1 wherein the host comprises an ISP (column 7, lines 1-2).

Dependent claims 34, 35, 39, 42, 43, 45-59 are directed to method claims described above and are rejected accordingly.

As per claims 60-75, Ganesan discloses a method for maintaining and matching transaction identification information for banking transactions, the method comprising: receiving personalized transaction identification information about a transaction to purchase goods between a user and a provider of the goods or a transaction to purchase services between the user and a provider of the services, the personalized transaction identification information being entered by the user of bank account using an input device (column 5, line 62-column 6, line 2; column 13, lines 17-24); storing the transaction identification information in a data store maintained by a host/local to a user (column 5, lines 45-61; column 6, lines 20-25); accessing the

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personalized transaction identification information from the data store/local data store (column 7, line 64-column 7, line 60; column 9, lines 1-24); accessing online banking transaction information from a bank data store maintained by a bank that is logically or physically distinct from the host/local data store (columns 5-7; distributed database method); and matching the transaction identification information with the online banking transaction information (column 6, line 26-column 10, line 52; figures 4, 7, 8 and associated text).

Although Ganesan provides a comprehensive and dynamic distributed billing and banking data accessing and aggregation method between various distinct entities and allows for user data input and modification via a user interface, Ganesan does not expressly disclose aggregation of banking transaction information and inputted personalized transaction information for presentation to the user.

Fulton, however, teaches a method for implementing a communication network interface adapted to provide a multiplicity of user input functions enabling personalized banking and bill paying transactions and generating displays for providing detail presentation of various banking transactions (column 1, line 55-column 2, line 63). In fact, Fulton teaches and provides a customized banking presentation menu screen that assembles account information, including description of at least one of the goods, the services, the provider of the goods, and the provider of the services (column 5, line 38-column 6, line 63; column 9-10).

It would have been obvious for one of ordinary skill in the art at the time of the invention to implement Fulton's dynamic user interface platform network to perform a multitude of transactions electronically while providing a customized and comprehensive transaction, banking and billing presentation system allowing for detailed group categorization and data compilation,

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while promoting efficiency, organization and transaction reconciliation. Claims 60-75 are directed to a positive limitation or negative limitation of the description of the transaction identification information, namely, description of the goods, provider of the goods, etc. Just as any of this information would have been obvious to include in the memo section of a check, it is equally obvious to include as part of the reason for a transaction as disclosed in Fulton on column 7, lines 25-57 and column 11, lines 35-40.

Although the Examiner has pointed out particular references contained in the prior art(s) of record in the body of this action, the specified citations are merely representative of the teachings in the art as applied to the specific limitations within the individual claim. Since other passages and figures may apply to the claimed invention as well, it is respectfully requested that the applicant, in preparing the response, to consider fully the entire references as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior arts or disclosed by the examiner.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure:

- US Patent 6,792,422 B1 to Stride et al.
- US Patent 6,513,019 B2 to Lewis.
- US Patent 5,903,881 to Schrader et al.
- US Patent 5,682,027 to Bertina et al.

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Any inquiry concerning this communication or earlier communications from the examiner should be directed to Bradley B. Bayat whose telephone number is 571-272-6704. The examiner can normally be reached on Tuesday-Friday 8 a.m.-6:30 p.m..

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Andrew Fischer can be reached on 571-272-6779. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000



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